

Exhibit B



UNCLASSIFIED

DEPARTMENT OF THE ARMY
1-285th Attack Helicopter Battalion
Building. L4100
Silver Bell Army Heliport
Marana, Arizona 85653-9598

AZMA-ZA

06 APR 2006

MEMORANDUM FOR RECORD

SUBJECT: Formal Request for Interest Rate Reduction to a maximum Interest Rate of 6% of Lower IAW The Soldiers and Sailors Civil Relief Act DTD 19 December 2003

1. I am currently being mobilized and deployed in support of Operation Enduring Freedom. I am formally requesting my entitlement to invoke the six percent maximum interest rate or lower on account # [REDACTED] 7194 (GMAC), [fax to 319.236.5894, confirm 800.766.4622]
2. Section 207 of the Soldiers' and Sailors' Relief Act provides that no obligation of liability incurred by a person in military service shall bear interest at a rate in excess of six percent per annum.
3. In addition to the mortgage rate reduction, HUD Secretary Mel Martinez encouraged mortgage lenders to postpone principal payments for all servicemen and women during their activation and three months thereafter.
4. I appreciate your cooperation in assisting my family and me with the financial burden while I am away from home.
5. POC is the undersigned at cell: 802.233.1884 or email: dervish_9@yahoo.com. Please contact me with your response.

Frederic L. Edquid
CPT, AV, AZ Army Guard

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